# **Neighborhood Revitalization Strategy Assessment of Goals and Objectives**

#### Introduction

Through the identification of key need areas within the City, HUD seeks to create communities of opportunity in neighborhoods by stimulating the reinvestment of human and economic capital and economically empowering low-income residents. In response to these objectives the City initiated a Neighborhood Revitalization Strategy (NRS) in 2001, and has strived to establish a useful and feasible plan that would better serve Cambridge's residents. This process has seen a slow beginning, as programs and details were tailored time and again to meet City expectations and to exist within the City's overall mission. The result, however, is a tangible benefit to the residents of the City's most at-need neighborhoods. Through targeted and specific programs the City hopes to promote Economic Empowerment for low/mod-income residents and the Stabilization of its middle-income residents.

#### **Purpose**

The NRS plan is intended to mitigate the polarization of Cambridge, where the middle-income residents find little assistance and a cost-of-living that is all too often beyond their reach. HUD has seen this happening in many cities across the nation, as the wealthy acquire properties and the poor remain in subsidized living situations – the middle-income residents have few avenues of support and are often forced out. This "middle class flight" is a detriment to the urban environment and the health of the city. With no middle class there exists no mobility for the poor, as well as a severe drop in the segment of the population that puts great amounts of money back into local businesses and has traditionally had a great pride and interest in the state of their neighborhoods and city. A healthy and thriving middle-class is an essential aspect of any urban community, and as the wealth-gap widens, it has become necessary to direct resources to this traditionally underserved population.

The City is seeking to achieve this through two primary initiatives: The first is then stabilization of neighborhoods through rehabilitation assistance to middle-income homeowners, and the second is the empowerment of low/mod-income residents by providing them with avenues for better, higher paying jobs which allow them to actualize more of their potential.

### Location

The City utilized 1990 census data in defining the NRS area, seeking the largest area of the City that was both primarily low/mod-income and residential in its make-up, as is consistent with HUD guidelines. In establishing a large footprint, the City is able to extend NRS specific programs to as many residents as possible. The NRS area includes the Cambridgeport, Riverside and Area 4 neighborhoods, as well as adjoining sections of Mid-Cambridge, Wellington-Harrington and East Cambridge. This cross-section of Cambridge includes its most densely populated neighborhoods, its poorest neighborhoods and various commercial districts – allowing the City to achieve a greater impact and serve a maximum number of residents. Though the area is large and extends beyond

several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges.

**Objective #1:** The <u>economic empowerment of low/mod-income residents</u> through job creation, job training and placement and educational programs.

• **Biomedical Program** – **Just A Start Corporation**: The Biomedical Program is built upon the Cambridge Biomedical Careers Program (CBCP) operated by a local non-profit, Just A Start Corporation, expanding training opportunities for residents of the City's NRS area. CBCP qualifies program graduates for entry-level jobs in the biomedical field and in local biotechnology companies. To qualify for the Biomedical Program, a participant must be a resident of the City's NRS area.

Just A Start tracks the outcome of these trainings to the participant served using Outcome Measurements below. The tracking consists of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring activities and job placement efforts, as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance, after the participant is placed in a job.

The program consists of nine months of academic classes, laboratory training, jobreadiness classes, and counseling followed by job placement assistance. The program includes college level classes and tutoring in biology, chemistry, biochemistry, medical terminology, computers, and laboratory techniques. Classes are held at JAS and Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates are eligible for up to 18 college credits for BHCC and upon fulfillment of all requirements, receive a certificate from JAS and BHCC. The program runs once per calendar year.

In addition, career planning and job placement are an integral part of the program. Since the program began, forty-four area companies have hired almost 100 graduates as employees, temps, or interns. Job titles of graduates have included the following:

Laboratory Technician, Research Assistant, Animal Care Technician, Manufacturing Technician, Quality Control Technician, Process Technician, Purification Technician, Phlebotomist, Medical Assistant, and Pippette/Glass Cleaner.

The curriculum is constantly being evaluated by JAS and experts in the biomedical field to ensure its relevancy to real world application.

*Accomplishments*: In FY04, Just A Start Corporation enrolled a total of 29 students. Eight (8) of these students lived in the NRS area. All 8 graduated May, 2004.

In FY 2004 15 graduates from the FY 2003 graduating class have started jobs in the bio-tech industry. Of the 15 graduates three (3) are from the NRS. Just-A-Start

continues to place the FY 2003 graduates and the most recent graduates into bio-tech jobs.

• **Health Care Program:** The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

The Alliance has developed a program to educate and train NRS area healthcare workers within their system and residents from the NRS interested in entry-level healthcare jobs, providing courses from baseline skills to career advancement courses toward an advanced degree. The program provides career ladder for workers in low-wage healthcare positions, willing to complete a step-by-step career development plan, the opportunity to obtain a more challenging and better salaried job.

• Financial Literacy Training: This program is designed as a pre-entrepreneurship program for residents of the NRS area. The goals of the Agency was to reach and serve residents who may have an interest in micro-enterprise as an alternative or supplement to employment; to teach clients about financial resources and money management and to identify candidates for the Agency's existing programs that help entrepreneurs plan for and start businesses. The Agency experimented with class offerings, initially offering one or two-session workshops on financial basics and develop future offerings that build the clientele's financial literacy and help interested clients prepare for entrepreneurship. Based on clientele needs and interest, the workshops covered topics such as basic banking; budgeting and meeting financial goals, including saving to open a business; investments and credit and credit repair.

*Accomplishments:* In FY04, the Cambridge Health Alliance began the training of 22 NRS residents.

CDD has contracted with a new vendor, the Center for Women and Enterprise to offer the "Financial Literacy Training" to eligible residents from the Neighborhood Revitalization Strategy Area. This program had to be postponed until fiscal Year 2005 to enable the Center for Women and Enterprise to adequately market this program to NRS residents. The goal in FY 2005 is to offer this program to a minimum of 20 NRS residents.

#### • Best Retail Practices Program

Best Retail Practices is designed to assist Cambridge retailers, restaurateurs and storefront service businesses improve the interior appearance and design of their establishments, their marketing and the operating efficiency of their businesses. The City hired 2 consultants to provide expert advice to participants about such topics as lighting, window display, interior layout, color and signage, as well as management

issues, security and marketing.

The program was divided into three phases. The first two phases were offered during the reporting period. Phase I was a Workshop offered to all Cambridge retailers and used as an outreach activity to find income eligible micro-enterprises to participate in Phase II.

At the workshop the City's consultant gave a Power-Point presentation of visual examples of best retail practices and provided a handout of the presentation and "tips" on marketing and design for participants to take back to their establishments. Eligibility requirements (according to HUD guidelines) were explained by City staff and applications for Phase II were taken from eligible applicants.

Phase II provided individual in-store consultations to eligible applicants. The consultants and EDD staff visited participant businesses, made recommendations for improvements and sent a detailed written report to the store-owners of the suggested recommendations, including helpful sketches and photographs. After a 4 week period, the businesses received a follow-up visit to address any questions and see if the recommended changes had been implemented. A written report on the follow-up visit was then sent to each participant. The participants were asked to fill out a Sales Comparison Form, comparing 2 months of year-over-year sales data following the consultation to see if sales improved. Nine of the eleven businesses reporting showed an increase in sales ranging from 1.77% to 56%, with most percentage increases in the teens.

Part III, a grant assistance program, was launched in this Program Year. Using Block Grant funds, the Grant Program offered matching grants to participants who had completed Part II of the program. The grants helped participants finance the costs of the recommended improvements to store interiors or marketing. The dollar amount of the grants were given on an 80% reimbursement basis, up to a total of \$5,000.

**Accomplishments:** In Fiscal Year 2004, a total of 43 businesses participated in Part I of the Best Retail Practice Program. 26 of the 43 continued on to Part II and of those 26, 5 received grants.

**Objective #2**: The <u>stabilization of neighborhoods</u> through assistance to homeowners earning up to 120% of median area income.

# • Home Improvement Program

The Home Improvement Program (HIP) is a low-interest rehabilitation loan program for low and moderate-income owners of one to four-unit buildings. HUD recently approved the City's Neighborhood Revitalization Strategy (NRS) which expands the program to serve households with incomes above 80% of area median income living in low-income census tract areas. Through the HIP program owners use funds to renovate their multi or single family homes to meet HUD, State and City building code requirements with the agreement that rents will be kept affordable.

# • Rehabilitation Assistance Program

Through this program, youth crews received hands-on rehabilitation experience by working on non-profit sponsored housing projects and the Cambridge Housing Authority's public housing sites. Just A Start administers the program with financial support from the City through the CDBG program. The RAP crews participate in activities undertaken by the Affordable Housing Development (AND) and Home Improvement Program (HIP) in the rehabilitation of homes owned by individuals earning up to 120% of area median-income.

**Accomplishments:** In FY 2004 Just-A-Start and Home Owners Rehabilitation Inc. rehabilitated 25 units for NRS residents of which 11 units targeted families whose incomes were 80% - 120% of area median income.

In FY2004, 152 youths participated in the program receiving on the job training while assisting in the rehabilitation of 103 units in the NRS area.